

In re:
Tanaya Marie Murrell
Debtor

Case No. 21-12279-amc
Chapter 7

District/off: 0313-2
Date Rcvd: Mar 09, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2022:

Recip ID	Recipient Name and Address
db	+ Tanaya Marie Murrell, 3731 N. 18th Street, Philadelphia, PA 19140-3532
14630468	+ AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
14630463	+ Aes/m&tase, Pob 61047, Harrisburg, PA 17106-1047
14630464	+ Aes/m&tase, Pob 61047, Harrisburg, PA 17106-1047
14630472	+ Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
14630476	+ Enterprise, 404 Pennsylvania Avenue, Fort Washington, PA 19034-3413
14630483	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14630486	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14630490	+ Kenneth Cohen, 395 Blackwood Clementon Road, Clementon, NJ 08021-6901
14630495	+ PNC Bank, 1600 Market Street, Philadelphia, PA 19103-7211
14630498	+ Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
14630502	+ SLC Conduit I LLC, Citibank USA, N.A., Po Box 6191, Sioux Falls, SD 57117-6191
14659864	+ Sensible Auto Finance, 44 Old Ridgebury Rd, Ste 100, DANBURY CT 06810-5259
14630506	+ TD Bank, 1500 John F Kennedy Blvd, Philadelphia, PA 19102-1710
14666338	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14630510	+ Weltman Weinberg & Reis, 170 S Independence Mall West Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 09 2022 23:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 10 2022 04:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2022 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 09 2022 23:55:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14630471	+ EDI: CAPITALONE.COM	Mar 10 2022 04:58:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14660941	+ EDI: AIS.COM	Mar 10 2022 04:58:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14630473	+ EDI: COMCASTCBLCENT	Mar 10 2022 04:58:00	Comcast, 1500 Market Street, Philadelphia, PA 19102-2107
14630474	+ EDI: CONVERGENT.COM	Mar 10 2022 04:58:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton, WA 98057-4927
14630475	+ Email/Text: bknounce@ercbpo.com	Mar 09 2022 23:55:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

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14630489	+ EDI: AMINFOFP.COM	Mar 10 2022 04:58:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14630492	Email/Text: ml-ebn@missionlane.com	Mar 09 2022 23:55:00	Mission Lane LLC, Attn: Bankruptcy, Po Box 105286, Atlanta, GA 30348
14630493	+ EDI: NAVIENTFKASMSERV.COM	Mar 10 2022 04:58:00	Navient Solutions Inc, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
14630496	+ EDI: AMINFOFP.COM	Mar 10 2022 04:58:00	Premier Bank, 601 S Mennesota Avenue, Sioux Falls, SD 57104-4824
14630497	Email/Text: backoffice@reliantholdings.com	Mar 09 2022 23:55:00	Reliant Holdings, Inc., Attn: Bankruptcy, Po Box 1275, Indiana, PA 15701
14630505	+ EDI: SWCR.COM	Mar 10 2022 04:58:00	SWC Group, 4120 International Parkway, Carrollton, TX 75007-1957
14630500	+ EDI: NAVIENTFKASMSERV.COM	Mar 10 2022 04:58:00	Sallie Mae, Inc, Po Box 9500, Wilkes Barre, PA 18773-9500
14630499	+ EDI: NAVIENTFKASMSERV.COM	Mar 10 2022 04:58:00	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
14630501	+ Email/Text: support@sensibleauto.com	Mar 09 2022 23:55:00	Sensible Auto Lending, 275 Middlesex Turnpike, Old Saybrook, CT 06475-4209
14630504	+ Email/Text: philadelphia.bnc@ssa.gov	Mar 09 2022 23:55:00	Social Security Administration, Office of Regional Commissioner, 26 Federal Plaza Rm 40-120, New York, NY 10278-4199
14663290	+ EDI: AIS.COM	Mar 10 2022 04:58:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14630507	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET	Mar 09 2022 23:55:00	United Auto Credit Co, Attn: Bankruptcy, Po Box 163049, Fort Worth, TX 76161-3049
14630508	+ EDI: VERIZONCOMB.COM	Mar 10 2022 04:58:00	Verizon, PO Box 660108, Dallas, TX 75266-0108
14630509	+ EDI: WFFC.COM	Mar 10 2022 04:58:00	Wells Fargo Bank NA, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14630477		Fed Loan Serv
14630478		Fed Loan Serv
14630479		Fed Loan Serv
14630480		Fed Loan Serv
14630481		Fed Loan Serv
14630482		Fed Loan Serv
14630469	*+	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
14630470	*+	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
14630465	*+	Aes/m&taselt, Pob 61047, Harrisburg, PA 17106-1047
14630466	*+	Aes/m&taselt, Pob 61047, Harrisburg, PA 17106-1047
14630467	*+	Aes/m&taselt, Pob 61047, Harrisburg, PA 17106-1047
14630484	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14630485	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14630487	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14630488	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14630491	*+	Kenneth Cohen, 395 Blackwood Clementon Road, Clementon, NJ 08021-6901
14630494	*+	Navient Solutions Inc, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
14630503	*+	SLC Conduit I LLC, Citibank USA, N.A, Po Box 6191, Sioux Falls, SD 57117-6191

TOTAL: 6 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2022 at the address(es) listed below:

Name	Email Address
ERIK B. JENSEN	on behalf of Debtor Tanaya Marie Murrell erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956 @notify.bestcase.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Tanaya Marie Murrell</u>		Social Security number or ITIN xxx-xx-7346
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	21-12279-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tanaya Marie Murrell

3/9/22

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.